THE ARNOLD GROUP
Management Consultants

Shape the Future

The Benefits of Digital Inclusion - Arizona

8/9/2012

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Disclaimer: *This economic model is meant to be used to estimate the potential economic benefits of digital inclusion. This tool utilizes publically available research and data related to digital inclusion, graduation rates, income differences and government program costs. Although the model utilizes research that show statistical significant results, the results of the model does not take into consideration current educational, general economic and budgetary situations. It is not intended to predict or guarantee the economic benefits due to digital investments (e.g. this tool should only be used as a reference, and not as a calculator for future revenue or cost reduction of government programs).*

Note: *This is not a white paper for Digital Inclusion, but an output document for the Digital Inclusion economic model*

Table of Contents

Executive Summary - Arizona

People below poverty (<$22,162 for family of 4):	980,543
School aged children below poverty:	242,103

Year	2011
Arizona:	**6,420,893**
Below Poverty	**980,543**
<5	117,919
5-17	242,103
18-64	550,670
+65	69,852
Above Poverty	**5,440,350**
<5	360,647
5-17	946,988
18-64	3,338,611
+65	794,103

Solution Approach
All Households

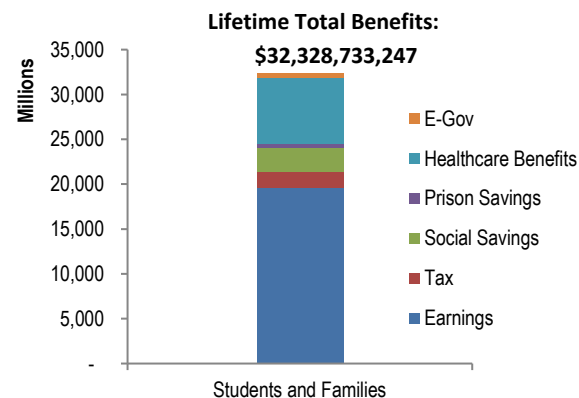| All Households	783,831
Total PC Investments	**783,831**

students

Net New Jobs Created
1,201

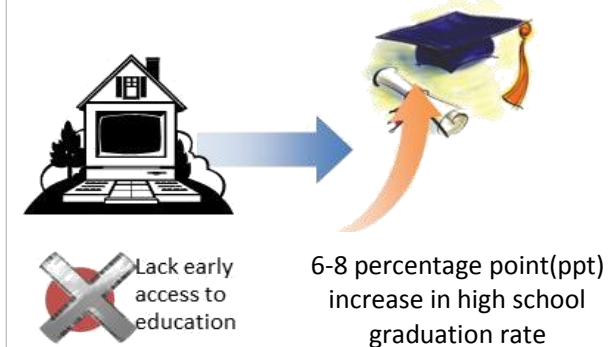| Lifetime unemployment rate reduction (5-17) |
|---|
| **0.2%** |

Due to this economic disadvantage, they are at the greatest risk of dropping out of high school, becoming disengaged in society, and reinforcing their economic predicament

Children in poverty – the Vicious cycle

By providing students and their families with a PC and broadband internet access, it reduces the hurdle of early access to education, improves their engagement at school and with society, and also increases their chance of graduating high school and going on to college

6-8 percentage point(ppt) increase in high school graduation rate

This translates into multiple benefits including: significant increase in lifetime earnings, tax revenues for the gov't, reduced dependency on social and health care programs, reduced chances of incarceration, and increased efficiencies and reduced cost in gov't services

Lifetime Total Benefits: $32,328,733,247

Legend: E-Gov, Healthcare Benefits, Prison Savings, Social Savings, Tax, Earnings

The total return on the investment is significant and justifies the effort and upfront costs
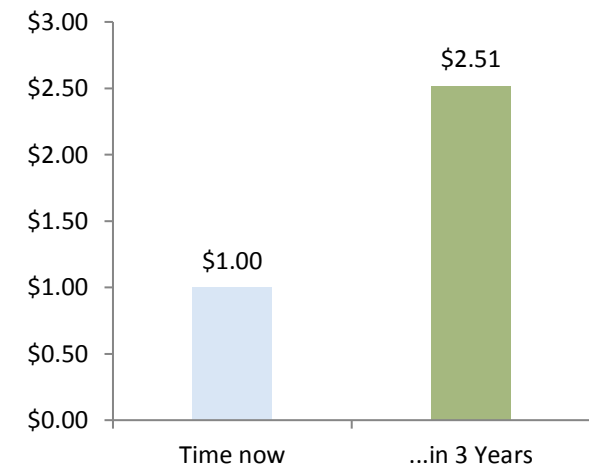
Time now: $1.00
...in 3 Years: $2.51

Model results based on assumptions presented in Key Parameter Values

Note: Tax benefits include income, sales, and property taxes as applicable

Date: 8/9/2012

Disclaimer: This economic model is meant to be used to estimate the potential economic benefits of digital inclusion. This tool utilizes publically available research and data related to digital inclusion, graduation rates, income differences and government program costs. Although the model utilizes research that show statistical significant results, the results of the model does not take into consideration current educational, general economic and budgetary situations. It is not intended to predict or guarantee the economic benefits due to digital investments (e.g. this tool should only be used as a reference, and not as a calculator for future revenue or cost reduction of government programs).

This customizable economic model uses authoritative data elements to calculate the social and economic benefits of Digital Inclusion

Profile

- This tool provides the user with simple, straight forward, and meaningful data, that can be customized by the user to reflect their actual scenario
- This information is pre-populated based upon publically available data from authenticated sources

Target Segment

- This approach focuses on the impact to disadvantaged school aged children and their families as this group has the greatest long term impact for the realization of these benefits
- These families also consume a significant portion of gov't services which could be delivered online

Costs and ROI

- The calculated ROI is both economic and social
- The ROI can also be viewed through an short term and long term lens
- The output assumes that reaching this audience requires a multi-stakeholder partnership to succeed

Benefits to Participants

- The calculated economic and social benefits impact students and their families
- There is a multiplier effect that accentuates the impact of Digital Inclusion as the other members of the household engage with and are impacted by technology access

Benefits to Gov't

- The calculated benefits extend beyond a pure economic impact
- Additional benefits include efficiencies of service delivery and consumption by families who most need gov't services
- This approach enables scale reach to deliver more benefits to all citizens

A PC+Broadband bundle creates an average of $1.2M in economic and social impact for a student over the course of their lifetime

Yes

EXAMPLE

14 year old child living in poverty* (<$22,162 for family of four)

Can access a PC + Broadband at home

6-8 percentage point (ppt) higher high-school graduation rate[1]

Individual earning potential increases.

~61% go on to college[2]

Graduates from college and receives higher salary

College level graduates on average make $47,000 in salary (technology degree valued at >$70,000). That is roughly $2,500 per year per affected student in tax revenues for the state.

Average lifetime earning ~1.8M USD or more

$1.2M Difference in income benefits and reduced social program dependency

No

6-8 ppt higher high- school drop out rate[1]

Work lower wage unskilled jobs; potential for social disengagement

Earnings potential may be severly limited. Likely to experience frequent job transitions and disruption.

Increased likelihood of dependency on social resources

Increased chance for criminal activity. More likely to develop health issues resultiong in reduced life expectancy. More likely to become reliant on supplemental income and health assistance programs from state.

Average lifetime earnings of $650K or less + increased consumption of gov't resources

[1]Note: https://federalreserve.gov/pubs/ifdp/2008/958/ifdp958.htm
[2]Note: Represents an average from various sources including: http://www.bls.gov/news.release/hsgec.nr0.htm
http://news.medill.northwestern.edu/chicago/news.aspx?id=150731
http://nces.ed.gov/fastfacts/display.asp?id=51

Empowering Students with a home PC+Broadband increases their chance of graduating from high school by 6-8 ppt. The overwhelming majority of children in poverty lack this basic access

Arizona: 6,420,893

5,440,350

980,543

■ Below Poverty
■ Above Poverty

Ages

+65
9%

<5
10%

5-17
25%

18-64
56%
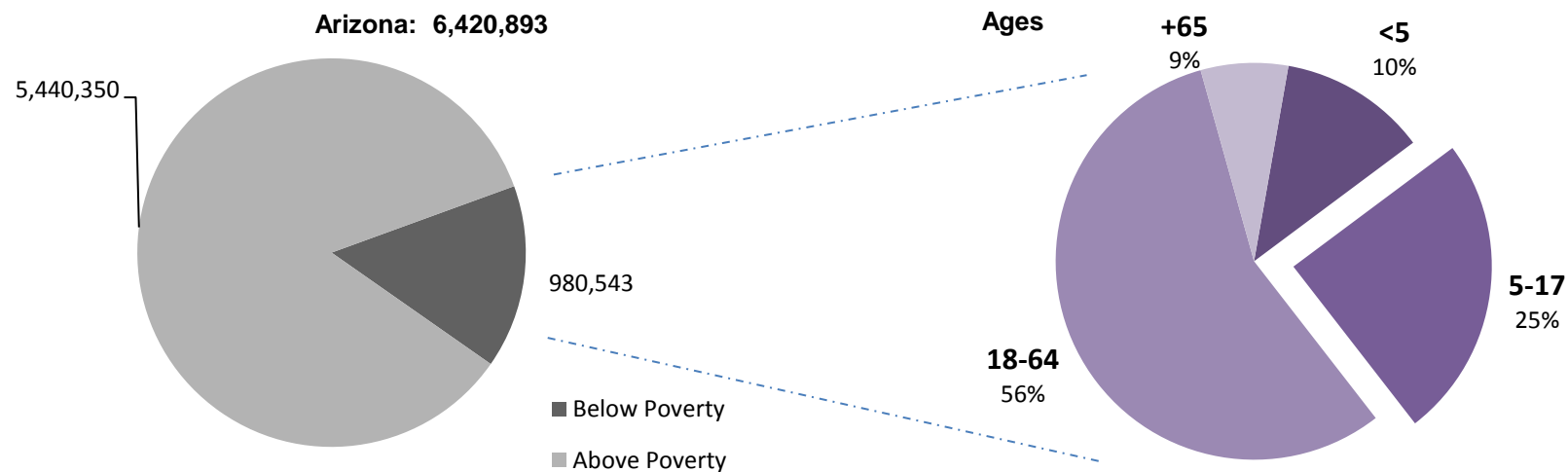
According to a study published by the US Federal Reserve Bank in 2008, empowering school-age children with a PC+Broadband increases the probability of that child graduating from high school between 6-8 ppt[1]

[1]Note: https://federalreserve.gov/pubs/ifdp/2008/958/ifdp958.htm

Targeting disadvantaged students is critical because they have:
- Higher likelihood of no home PC+Broadband access
- Low high school graduation rate compared to non-disadvantaged population

Demographics

Year	2011
Arizona:	**6,420,893**
Below Poverty	**980,543**
<5	117,919
5-17	242,103
18-64	550,670
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Above Poverty	**5,440,350**
<5	360,647
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18-64	3,338,611
+65	794,103

By targeting students in poverty, over ~$32.3B in total economic and social impact can potentially be realized

Key Assumptions	
Solution Approach	
	All Households
Benefit Recipients	
	Students and Families
Recipient Population Below Poverty	
	980,543
Recipient Population 5-17 Below Poverty	
	242,103
# of PC+Broadband Required	
	783,831
Average High School Graduation Rate	
	75%
Average percentage of students pursuing higher education	
	54%
Income Tax Rate	
	3.4%
Sales Tax Rate	
	6.6%
Property Tax Rate	
	1.0%
Overall Gov't Social Program Budget	
$	5,622,012,067
Number of prison inmates	
	40,130
The average cost of maintaining one prisoner for one year in prison	
$	22,166
Gov't health programs spending	
$	36,349,000,000
e-Gov Amount saved per online transaction	
$	5.60

Model results based on assumptions presented in Key Parameter Values

Arizona

Lifetime Total Benefits: **$32,328,733,247**

Waterfall chart (in Millions):
- Earnings, $19,560
- Tax, $1,828
- Social Savings, $2,645
- Prison Savings, $525
- Healthcare Benefits, $7,303
- E-Gov, $468

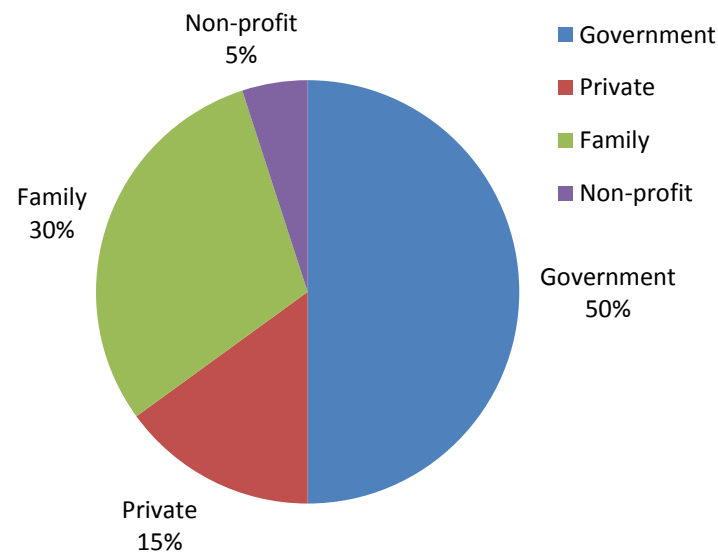Students and Families

8/9/2012
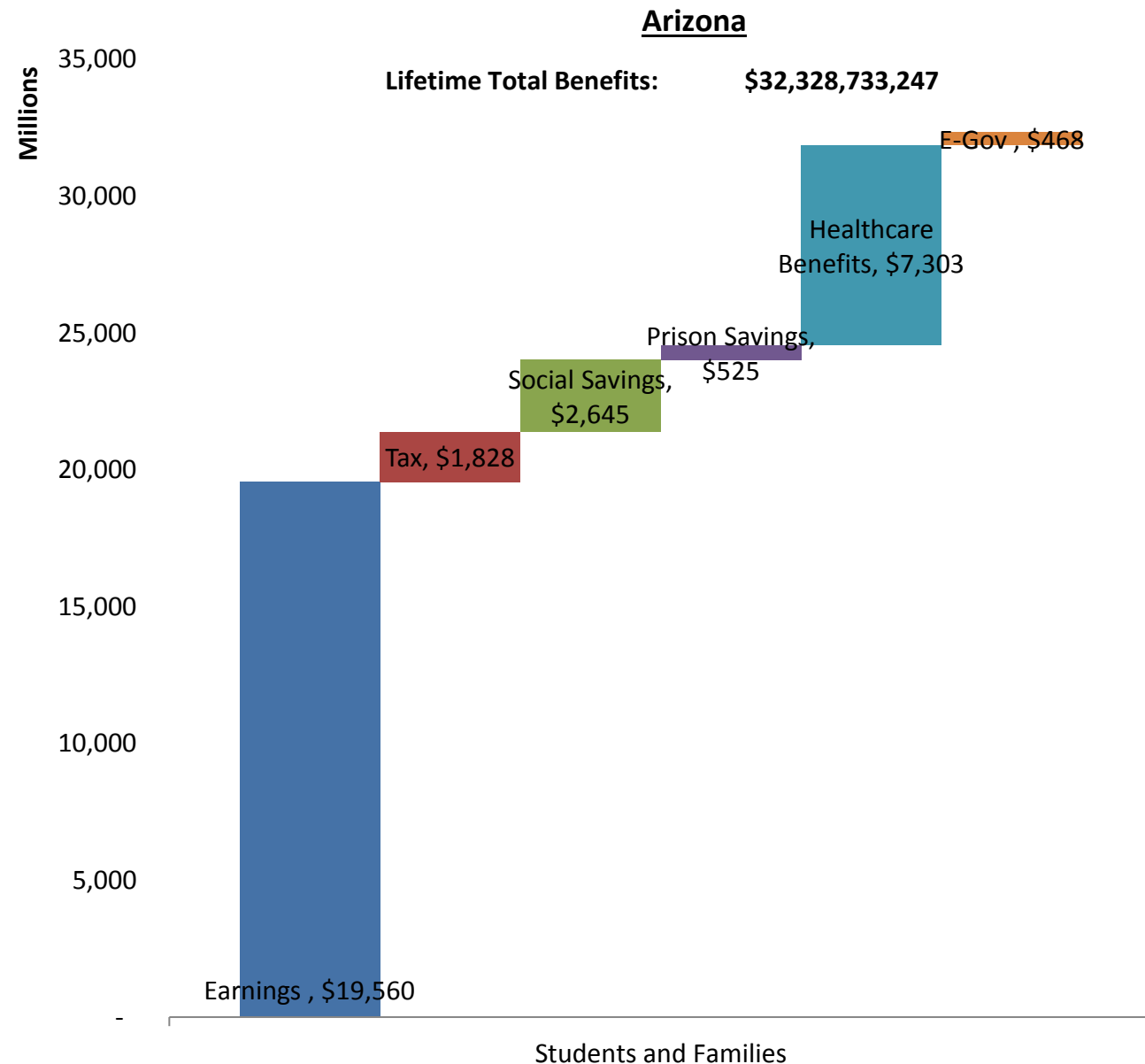
For example, if the Gov't contributed 50% of the solution cost, there would be a 403% ROI over 3 Years

Example Solution
PC+Broadband Solution Costs

Item	Cost	Recurring	Total
Connectivity	$ 10	36	$ 360
Device	$ 250	1	$ 250
Training and Support	$ 70	1	$ 70
			$ -
Total			**$ 680**

Total Solution

Audience	# of households/student	Gov't, Participants, Industry Investments
All Households	783,831	$ 533,005,067
Total	**783,831**	**$ 533,005,067**

Total Program Cost $533,005,067

- Government 50%
- Private 15%
- Family 30%
- Non-profit 5%

Solution Approach:
All Households

Arizona   **ROI period:**   **3 Years**

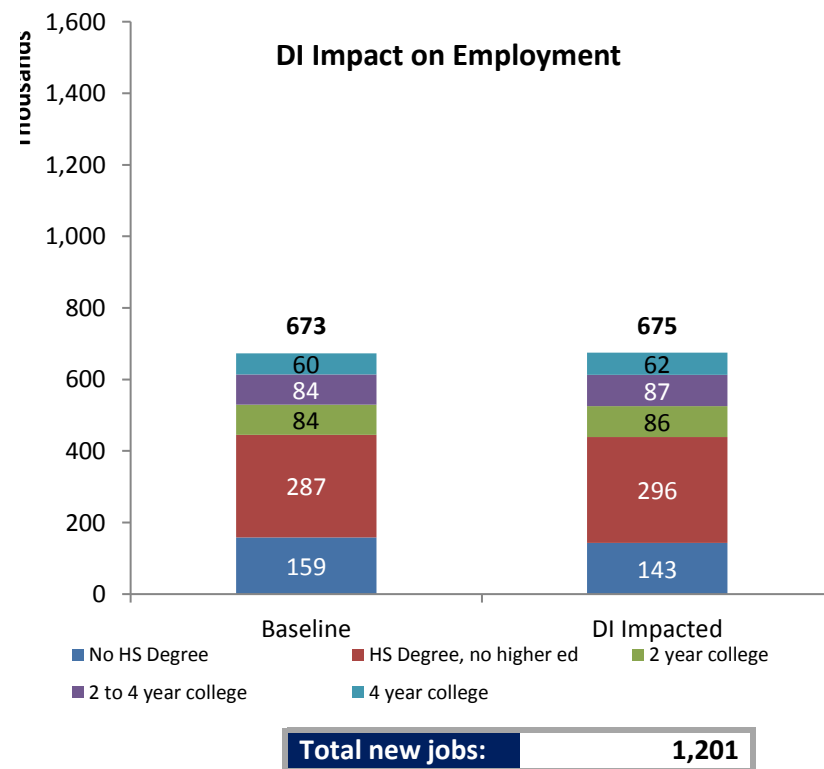- Students
- Students and Families
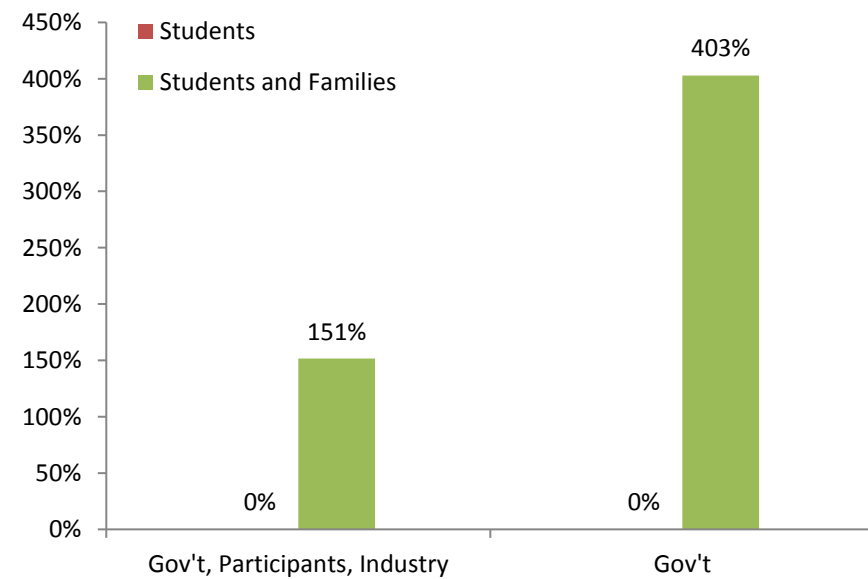
Notes:

Project ROI are calculated based on a number of variables

- ROI by 'students' or by 'students and families'
- ROI by 'gov't, participants, industry' or 'state only'
- ROI by user selected time horizon: 2,3,4 or 5 years
- ROI based on lifetime benefits are meaningless, for practical purposes, a time horizon of 3-5 years best represents the true economics value of a project

Annual benefits are discounted back to Present Value using 30 year municipal/general bond discount rates

For each ROI time horizon calculation, benefits account for only the number of students that will be graduating high school within that time horizon

Finally, affected individuals will have more employment opportunities, benefiting from the lifetime creation of 1201 jobs

DI Impact on Employment

	Baseline	DI Impacted
4 year college	60	62
2 to 4 year college	84	87
2 year college	84	86
HS Degree, no higher ed	287	296
No HS Degree	159	143
Total	**673**	**675**

Legend: No HS Degree · HS Degree, no higher ed · 2 year college · 2 to 4 year college · 4 year college

Total new jobs:	1,201

Gov't Facts and Assumptions

Unemployment rate	
No High School Degree	14.9%
HS Degree Only	10.3%
2 year college	7.0%
2-4 year college	5.4%
4 year college	5.4%
Labor Force Participation Rate	82.2%

Unemployment rate reductiion	
5-17	0.2%
0-64	0.1%

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Appendix

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Background on the Digital Divide and the imperative for Digital Inclusion

Worldwide, countries have committed to improving access to quality education as a critical part of improving their economies and societies. Technology access for students, teachers and parents has been identified as a critical enabler that makes it possible for anyone, anywhere to get a top quality education. For all citizens, access to this 'digital society' delivers tangible economic, employment and social opportunities. For governments, increasing digital inclusion accelerates the growth of a high-employment economy by accelerating global competitiveness. Public/Private Partnerships (PPPs) can create meaningful and effective solutions to these educational, economic and social challenges by **making technology access a right for all, not a privilege for some**.

The United States has become a fundamentally digital place. However, it is not the world's leader in the number of internet users. The global leader in terms of total users is China with 389M connected users compared to 245M in the US. In order to maintain competitiveness, the US must bridge its digital divide. **For most of us, life without internet access is unimaginable**. A computer is critical for basic tasks such as writing resumes, completing school assignments, contacting friends and colleagues, searching for information and shopping. For digital citizens, the internet is a portal to crucial information about current events, job opportunities, government and social services, health and wellness and myriad other topics. Yet these tools for living are by no means universally available. Constrained by cost, a significant number of disadvantaged citizens are missing out on the basic tools that engender participation in modern life. This 'digital divide' has a significant, negative impact on the communities it affects, by limiting their access to information, employment and social networks. This ultimately negatively affects our local and overall global competitiveness.

On the upside, however, bridging this divide has genuine, measurable benefits for individuals and the broader community. This economic model demonstrates the scale of these benefits, and makes a strong case for expanding the process of 'digital inclusion' to other disadvantaged areas of United States. There are approximately 14.3% of Americans are below poverty level in 2010. This means their income is below $22,162 for a family of 4. **The majority of these individuals and their households do not have regular internet access**. This is primarily attributed to three main factors: 1) having a PC and broadband internet access is cost prohibitive, they cannot afford it; 2) most individuals in this demographic do not have the right skills to use it; and 3) many do not understand the benefits of having a PC and broadband access. These obstacles perpetuate the digital divide by limiting this demographics' access to information, employment and social networks and reinforces a vicious cycle of low level of education, underemployment, and reliance on social welfare programs.

Digital inclusion is a chance for governments, communities and individual citizens to shape their future and create new jobs, opportunities for innovation and economic growth.
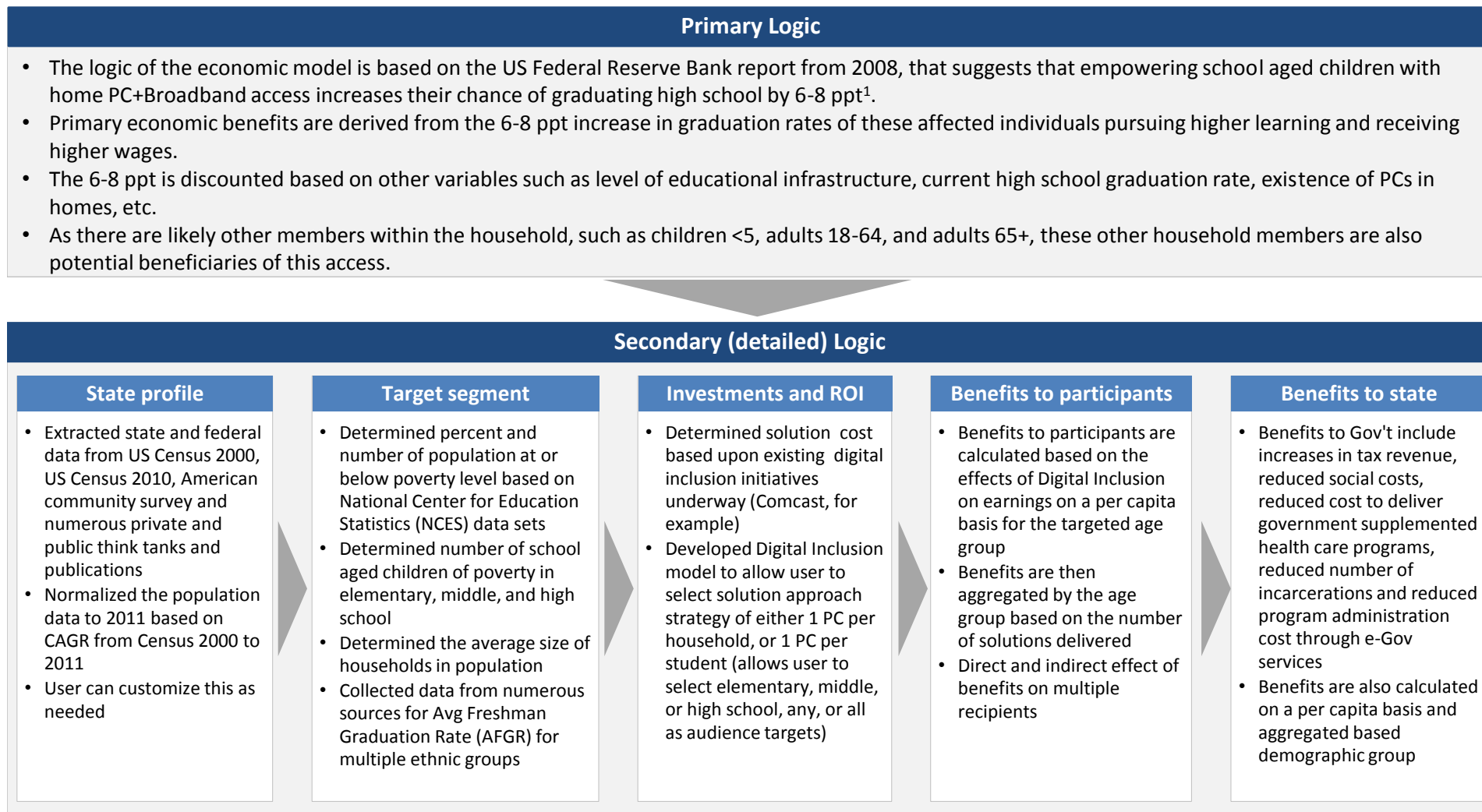
> *"…14.3% of Americans are below poverty"*

> *Most do not have regular internet access – they miss out on current events, job opportunities, government and social services, and health and wellness benefits*

> *"…PC and broadband internet access increase their chance of graduating high school by 6-8 ppt"*

> *60% of high school graduates will go on to higher learning institutions; a person with a college degree has a $1M lifetime earnings benefit over someone who does not*

Gov't leaders can help to break this cycle by ensuring all students and their families have home access to a computer connected to the internet

Details on the approach to developing the 'benefits of digital inclusion' tool

Primary Logic

- The logic of the economic model is based on the US Federal Reserve Bank report from 2008, that suggests that empowering school aged children with home PC+Broadband access increases their chance of graduating high school by 6-8 ppt[1].
- Primary economic benefits are derived from the 6-8 ppt increase in graduation rates of these affected individuals pursuing higher learning and receiving higher wages.
- The 6-8 ppt is discounted based on other variables such as level of educational infrastructure, current high school graduation rate, existence of PCs in homes, etc.
- As there are likely other members within the household, such as children <5, adults 18-64, and adults 65+, these other household members are also potential beneficiaries of this access.

Secondary (detailed) Logic

State profile	Target segment	Investments and ROI	Benefits to participants	Benefits to state
• Extracted state and federal data from US Census 2000, US Census 2010, American community survey and numerous private and public think tanks and publications • Normalized the population data to 2011 based on CAGR from Census 2000 to 2011 • User can customize this as needed	• Determined percent and number of population at or below poverty level based on National Center for Education Statistics (NCES) data sets • Determined number of school aged children of poverty in elementary, middle, and high school • Determined the average size of households in population • Collected data from numerous sources for Avg Freshman Graduation Rate (AFGR) for multiple ethnic groups	• Determined solution cost based upon existing digital inclusion initiatives underway (Comcast, for example) • Developed Digital Inclusion model to allow user to select solution approach strategy of either 1 PC per household, or 1 PC per student (allows user to select elementary, middle, or high school, any, or all as audience targets)	• Benefits to participants are calculated based on the effects of Digital Inclusion on earnings on a per capita basis for the targeted age group • Benefits are then aggregated by the age group based on the number of solutions delivered • Direct and indirect effect of benefits on multiple recipients	• Benefits to Gov't include increases in tax revenue, reduced social costs, reduced cost to deliver government supplemented health care programs, reduced number of incarcerations and reduced program administration cost through e-Gov services • Benefits are also calculated on a per capita basis and aggregated based demographic group

[1]Note: https://federalreserve.gov/pubs/ifdp/2008/958/ifdp958.htm

Key parameter values - Arizona

Parameter	Current Value	Default Value	Default?
Earnings Benefits			
Population Below Poverty	933,113	933,113	yes
Average High School Graduation Rate	75%	75%	yes
Average percentage of students pursuing higher education	54%	54%	yes
Tax Benefits			
Standard deduction	$ 4,677	$ 4,677	yes
Income Tax Rate	3%	3%	yes
Sales Tax Rate	6.60%	6.60%	yes
Property Tax Rate	1.0%	1.0%	yes
Social Program Benefits			
Overall Gov't Social Program Budget	$ 5,622,012,067	$ 5,622,012,067	yes
Benefits % to poverty group	60%	60%	yes
Fixed cost %	40%	40%	yes
Prison Cost Reduction Benefits			
The average cost of maintaining one prisoner for one year in prison	$ 22,166	$ 22,166	yes
Number of prison inmates	40,130	40,130	yes
% of population from poverty	60%	60%	yes
Health Care Benefits			
e-Health savings benefits	$ 217	$ 217	yes
% of BB users consuming eHealth services	35%	35%	yes
Gov't health programs spending	$ 36,349,000,000	$ 36,349,000,000	yes
Benefits % to poverty group	60%	60%	yes
Fixed cost %	80%	80%	yes
E-Government Benefits			
Amount saved per online transaction	$ 5.60	$ 5.60	yes
Number of Transactions per month	1	1	yes
% of BB users transacting with e-Gov services	33%	33%	yes

8/9/2012

A student graduating from High School who continues to pursue a 4-year degree has a significantly higher earnings potential over a student who does not

Lifetime Benefits	
Cumulative Lifetime Benefits for Gov't - Arizona	$ 19,559,620,778
Lifetime benefits target segment per capita	$ 33,041
Lifetime benefits by poverty demographic per capita	$ 19,948

Average Annual Benefits	
Average Annual Gov't Benefits - Arizona	$ 456,588,282
Average annual benefits per capita	$ 771.28
Average annual benefits by poverty demographic per capita	$ 465.65

Gov't Facts and Assumptions	
Population Below Poverty	980,543
Average High School Graduation Rate	75.08%
Average percentage of students pursuing higher education	53.50%

Notes:
- Earnings benefits are calculated for each demographic based on the effects of digital inclusion on the incremental high school graduate number
- The tool accounts for variable such as percentage of students graduating high school then going on to higher learning institutions, including: 2 year college (vocational/community), 2 year transferring to a 4 year college, and 4 year colleges
- The tool accounts for college attrition rate where a percent of the demographic pursuing higher-ed drop out as well as for a percent of the population who choose not to go on to higher-ed
- Specific benefits are calculated based on the increase in wages of the affected population receiving higher paying jobs made possible by achieving their high level degrees

Lifelong incremental earning translates into additional tax revenue for the Government

Lifetime Benefits	
Cumulative Lifetime Benefits for Gov't - Arizona	$ 1,828,111,126
Lifetime benefits target segment per capita	$ 3,088
Lifetime benefits by poverty demographic per capita	$ 1,864

Average Annual Benefits	
Average Annual Gov't Benefits - Arizona	$ 42,674,351
Average annual benefits per capita	$ 72.09
Average annual benefits by poverty demographic per capita	$ 43.52

Gov't Facts and Assumptions	
Standard deduction	4,677
Income Tax Rate	3.4%
Sales Tax Rate	6.60%
Property Tax Rate	1.0%

Notes:
- Tax revenue benefit is based on the incremental earnings benefits and is comprised of income tax, sales tax, and property tax
- Income tax is adjusted for standard deductions then multiplied by the local income tax rate
- Sales tax is based on discretionary purchaes from incremental income left after paying all taxes and acquiring higher-cost housing
- Property tax is based on buying/renting more expensive hosuing with part of earned incremental income

As wages increase, the dependency on Gov't social and entitlement programs decreases

Lifetime Benefits	
Cumulative Lifetime Benefits for Gov't - Arizona	$ 2,644,660,084
Lifetime benefits target segment per capita	$ 2,861
Lifetime benefits by poverty demographic per capita	$ 2,697

Average Annual Benefits	
Average Annual Gov't Benefits - Arizona	$ 60,105,911
Average annual benefits per capita	$ 65.02
Average annual benefits by poverty demographic per capita	$ 61.30

Gov't Facts and Assumptions	
Overall Gov't Social Program Budget	5,622,012,067
Benefits % to poverty group	60%
Fixed cost %	40%

Notes:
- Social program benefits are based on the total gov't social programs budget reduced by the variable portion of spending consumed by the affected population
- These programs include: Temporary Assistance to Needy Families (TANF), Food Stamps, Child Care Assistance, Rental Housing Support Programs, etc.
- The tool allocates a percent of the total benefits going to the poverty demographic
- The tool then allocates the spending to each demographic group based on demographic distribution
- Estimated fixed vs. variable cost of program
- Applied the digital inclusion high school graduation effect percentage to each demographic group to derive the cost reduction

Citizens with adequate income, college education, and opportunities to improve their earning potential are less likely to commit crimes which impacts incarceration rates

Lifetime Benefits	
Cumulative Lifetime Benefits for Gov't - Arizona	$ 524,945,056
Lifetime benefits target segment per capita	$ 567.89
Lifetime benefits by poverty demographic per capita	$ 535.36

Average Annual Benefits	
Average Annual Gov't Benefits - Arizona	$ 11,169,044
Average annual benefits per capita	$ 12.08
Average annual benefits by poverty demographic per capita	$ 11.39

Gov't Facts and Assumptions	
The average cost of maintaining one prisoner for one year in prison	22,166
Number of prison inmates	40,130
% of population from poverty	60%

Notes:
- The prison cost reduction logic is based on the premise that that if a student graduates from high school and pursues higher education, he or she will be less likely to commit crimes as adult that would result in incarceration
- Benefits (cost avoidance) = number of kids given PCs x percent of 18-64 adults that commit crimes x digital inclusion high school graduation effect x cost of incarceration per adult prisoner

As wages increase, capacity for an individual to proactively manage their health increases - This reduces the cost of treating diseases associated with low income demographics - These are diseases which are often expensive to treat, and are often paid for by the Gov't (i.e. obesity)

Lifetime Benefits	
Cumulative Lifetime Benefits for Gov't - Arizona	$ 7,303,194,910
Lifetime benefits target segment per capita	$ 7,900.61
Lifetime benefits by poverty demographic per capita	$ 7,448.11

Average Annual Benefits	
Average Annual Gov't Benefits - Arizona	$ 165,981,702
Average annual benefits per capita	$ 179.56
Average annual benefits by poverty demographic per capita	$ 169.28

Gov't Facts and Assumptions	
e-Health savings benefits	$ 217.00
% of BB users consuming eHealth services	35%
Gov't health programs spending	$ 36,349,000,000
Benefits % to poverty group	60%
Fixed cost %	80%

Notes:
- Healthcare benefits are based on the total gov't healthcare programs budget reduced by the variable portion of spending consumed by the affected population
- The tool allocates a percent of the total benefits going to the poverty demographic
- The tool then allocates the spending to each demographic group based on demographic distribution
- Estimated fixed vs. variable cost of program is considered and calculated for
- The tool applies the digital inclusion high school graduation effect percentage to each demographic group to derive the cost reduction
- As a baseline, the state of Kentucky conducted a study which estimated that 35% of families realize savings of $217 per year when accessing their health care information online
- This benefit is calculated based on the number of households with new PC multiplied by $217 per year multiplied by 35% - which is customizable by the user to reflect actual or anticipated local impact

Shifting some basic Gov't transactions from in-person to online saves the the Gov't and tax payers an average of $4.50 per transaction

Lifetime Benefits	
Cumulative Lifetime Benefits for Gov't - Arizona	$ 468,201,294
Lifetime benefits target segment per capita	$ 506.50
Lifetime benefits by poverty demographic per capita	$ 477.49

Average Annual Benefits	
Average Annual Gov't Benefits - Arizona	$ 10,640,938
Average annual benefits per capita	$ 11.51
Average annual benefits by poverty demographic per capita	$ 10.85

Gov't Facts and Assumptions	
Amount saved per online transaction	$ 5.60
Number of Transactions per month	1.00
% of BB users transacting with e-Gov services	33.0%

Notes:
- E-Consult and the Digital Impact Group published a study in 2010 that estimated the average cost savings of a government transaction done virtually is $4.50
- Model assumes that each citizen engages in roughly 1 of these transaction per month - and the tool allows for customization to reflect actual or anticipated local use
- The tool estimates that of households offered PCs, 33% will migrate to performing 1 additional transaction online - and the tool allows for customization to reflect actual or anticipated local use

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